

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Cancelled)
2. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein the plurality of methods for communication includes ~~providing at least two selected from group~~ consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video, ~~[[and]]~~ or a collaborative interactive interaction via a web page.
3. (Currently Amended) The method of claim ~~[[1]]~~ 26 ~~wherein said user interface further includes providing at least one interactive window for~~ comprising displaying, in an interactive window, a financial model generated by the financial modeling system.
4. (Currently Amended) The method of claim 3 ~~wherein said user interface further includes providing~~ comprising displaying a plurality of function icons for performing various receiving a user selection of operations on ~~[[said]]~~ the generated financial model.

5. (Currently Amended) The method of claim 4 wherein ~~said function icons~~ include providing the operations comprise at least one of:

transact, monitor, model, explore, or track.

6. (Currently Amended) The method of claim 3 wherein ~~said user interface~~ further includes providing further comprises displaying, in at least one dynamic window, ~~for displaying~~ characteristics related to ~~[[said]]~~ the generated financial model.

7. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein ~~said user~~ interface further includes providing comprising displaying, in at least one interactive window, ~~for displaying~~ help messages related to using the financial modeling system.

8. (Currently Amended) The method of claim ~~[[1]]~~ 26 wherein ~~said user~~ interface further includes providing comprising displaying at least one profile icon for performing various receiving a user selection of operations on a user profile based on user information.

9. (Currently Amended) A system for providing a ~~graphical user interface to~~ information from a financial modeling system, the information including allowing both live advice and automated coaching, comprising:

a service level selector providing ~~a plurality of user selectable service levels~~ for receiving a user selection of ~~to select one of~~ ~~[[the]]~~ a plurality of service levels wherein each , the service level includes levels including

~~combinations~~ a unique combination of amounts of portfolio modeling and automated coaching available to the user, ~~and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;~~

an user interface generator, coupled to a network, providing for receiving a user selection of one of a plurality of communication icons ~~for selecting one of a plurality of~~ specifying communication methods with ~~[[the]]~~ a live advisor over ~~[[a]]~~ the network based on the selected service level;

an user communication interface for receiving goals from the user ~~life intentions, said life intentions being received as~~ the goals including revenue and expense goals;

a display generator coupled to the Internet network for providing displaying, in a first window, ~~for displaying an image of [[said]]~~ the live advisor providing live coaching determined by the selected service level, and the ~~life intentions goals, and a user's communication;~~

a display generator coupled to the Internet network for providing displaying, in a second window, ~~for displaying context sensitive~~ context-sensitive automated coaching determined by the selected service level, and the ~~user inputted life intentions goals, and the user's communication, wherein~~ the automated coaching is driven by a financial coaching system that comprises one or more coaching engines;

a risk modeling simulator for ~~allowing the~~ providing user ~~[[to]]~~ control of ~~[[the]]~~ a level of risk supplied to the financial modeling system, by;

~~allowing the receiving a user to select~~ selection of one or more risk events from a list of risk events;

based on actuarial data from at least one external database,

~~providing~~ displaying estimates of a probability and effect of an occurrence of the selected one or more risk events; and

~~for each individual a risk event from among~~ the selected one or more risk events, ~~allowing the receiving a user to accept the~~ specification of acceptance or rejection of an estimate associated with the risk event, ~~or to reject the estimates and,~~ if the user rejects the displayed estimate, receiving a user specification of substitute in a different estimate;

an automated coaching engine coupled to a network for providing, in a second window ~~context-sensitive~~ context-sensitive automated coaching determined by the selected service level, and the user inputted life intentions goals, ~~and a user's communication in a second window;~~

a user ~~communication capturing~~ communication-capturing component ~~to allow the for receiving a user to respond~~ response to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,

wherein the automated coaching incorporates the selected risk events,

~~wherein the user's communication is responsive to the context-sensitive automated and live coaching;~~ and

wherein the user's user response comprises modifications to the life intentions initially received from the user goals.

10. (Previously Presented) The system of claim 9, wherein said network is the Internet.

11. (Currently Amended) The system of claim 9 wherein the ~~plurality of~~ communication methods ~~includes~~ include at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video, ~~[[and]]~~ or a collaborative interactive interaction via a web page.

12. (Currently Amended) The system of claim 9 wherein ~~[[said]]~~ the display generator further includes a second display generator ~~providing~~ generating at least one interactive window for displaying a financial model generated by the financial modeling system.

13. (Currently Amended) The system of claim 12 wherein ~~[[said]]~~ the user interface generator further includes a function icon generator ~~providing~~ displaying a plurality of function icons for ~~performing various~~ user selection of operations to be performed in the ~~on said~~ generated financial model.

14. (Currently Amended) The system of claim 13 wherein ~~said function icons~~
the operations include at least one of:

transact, monitor, model, explore, or track.

15. (Currently Amended) The system of claim 12 wherein ~~[[said]]~~ the user
interface generator further includes a third display generator for ~~providing~~ generating at
least one dynamic window for displaying characteristics related to ~~[[said]]~~ the generated
financial model.

16. (Currently Amended) The system of claim 9 wherein ~~[[said]]~~ the user
interface generator further includes a fourth display generator for ~~providing~~ generating
at least one dynamic window for displaying help messages related to using the financial
modeling system.

17. (Currently Amended) The system of claim 9 wherein ~~[[said]]~~ the user
interface generator further includes a second icon generator for ~~performing various~~
receiving a user selection of operations on a user profile, based on user information.

18. (Currently Amended) A computer program embodied on a computer-readable non-transitory computer-readable medium for providing a graphical user interface to information from a financial modeling system, the information including allowing both live advice and automated coaching, the computer program comprising:

- a code segment for ~~providing a plurality of user selectable service levels for~~ receiving a user selection of to select one of ~~[[the]]~~ a plurality of service levels wherein each , ~~the service level includes~~ levels including a unique combination of amounts combinations of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;
- a code segment for ~~providing~~ receiving a user selection from a plurality of icons for selecting at least one of a plurality of specifying methods for communicating with a live advisor over a network based on the selected service level;
- a code segment for ~~providing a communication~~ generating a user interface for receiving goals from the user life intentions, said life intentions being received as the goals including revenue and expense goals;
- a code segment for ~~providing~~ displaying, in a first window, ~~for displaying~~ an image of ~~[[said]]~~ the live advisor providing live coaching determined by the selected service level ~~[[,]]~~ and the life intentions goals, and a user's communication;

~~a~~ code segment for ~~providing displaying, in~~ a second window, ~~for displaying-~~
~~context-sensitive~~ context-sensitive automated coaching determined by the
selected service level ~~[[,]]~~ and the user-inputted ~~life intentions~~ goals, and
~~the user's communication~~, wherein the automated coaching is driven by a
financial coaching system that comprises one or more coaching engines;
~~a~~ code segment for providing a risk modeling component for ~~allowing the~~
receiving user ~~[[to]]~~ control of the level of risk, by:
allowing the receiving a user to select selection of one or more risk
events from a list of risk events;
based on actuarial data from at least one external database,
providing displaying estimates of a probability and effect of
an occurrence of the selected one or more risk events; and
for each individual a risk event from among the selected one or
more risk events, ~~allowing the receiving a~~ user to ~~accept the~~
specification of acceptance or rejection of an estimate
associated with the risk event, ~~or to reject the estimates and,~~
if the user rejects the displayed estimate, receiving a user
specification of substitute in a different estimate; and
~~a~~ code segment for providing a communication component for ~~allowing the~~
receiving a user to ~~respond~~ response to the portfolio modeling, the
automated coaching, and the live coaching of the selected service level,
wherein the automated coaching incorporates the selected risk
events,

~~wherein the user's communication is responsive to the context~~

~~sensitive automated and live coaching, and~~

wherein the user's user response comprises modifications to the life

~~intentions initially received from the user~~ goals.

19. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video, ~~[[and]]~~ or a collaborative interactive interaction via a web page.

20. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 18 wherein said the code segment for generating a user interface further including includes:

a code segment for ~~providing~~ generating at least one interactive window for displaying a financial model generated by the financial modeling system.

21. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 20 wherein said the code segment for generating a user interface further including includes:

a code segment for ~~providing~~ displaying a plurality of function icons for
performing various user selection of operations ~~on said~~ to be performed in
the generated financial model.

22. (Currently Amended) The computer program ~~embodied on a computer-~~
~~readable medium~~ of claim 21 wherein ~~said function icons~~ the operations include at least
one of:

transact, monitor, model, explore, or track.

23. (Currently Amended) The computer program ~~embodied on a computer-~~
~~readable medium~~ of claim 20 wherein ~~said~~ the code segment for generating a user
interface further ~~including~~ includes:

a code segment for ~~providing~~ generating at least one dynamic window for
displaying characteristics related to ~~[[said]]~~ the generated financial model.

24. (Currently Amended) The computer program ~~embodied on a computer-~~
~~readable medium~~ of claim 18 wherein ~~said~~ the code segment for generating a user
interface further ~~including~~ includes:

code segment for ~~providing~~ generating at least one dynamic window for
displaying help messages related to using the financial modeling system.

25. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 18 wherein said the code segment for generating a user interface further including includes:

a code segment for providing at least one profile icon for performing various receiving a user selection of operations on a user profile based on user information.

26. (New) A method for providing both live advice and automated coaching from a financial modeling system, comprising:

receiving a user selection of one of a plurality of service levels, the service levels specifying combinations of portfolio modeling and automated coaching available to the user, the service levels including a selected amount of dialogue and instructions between the user and a live advisor;

receiving a user selection of an icon specifying at least one of a plurality of methods for communication with a live advisor over a network, based on the selected service level;

receiving a user specification of goals, the goals including revenue and expense goals;

displaying, in a first window, an image of a live advisor providing live coaching determined by the selected service level and the specified goals;

displaying, in a second window, context-sensitive automated coaching determined by the selected service level and the specified goals, the

automated coaching being generated by a financial coaching system that comprises one or more coaching engines;
receiving a user selection of a level of risk, by:
receiving a user selection of one or more risk events from a list of risk events;
based on actuarial data from at least one external database, displaying estimates of a probability and effect of an occurrence of the selected one or more risk events; and
for a risk event among the selected one or more risk events, receiving a user specification of acceptance or rejection of an estimate associated with the risk event, and, if the user rejects the displayed estimate, receiving a user specification of a different estimate; and
receiving user responses to the portfolio modeling, the automated coaching, and the live coaching of the selected service level,
wherein the automated coaching incorporates the selected risk events, and
wherein the received responses comprise modifications to the specified goals.

27. (New) A method for providing both live advice and automated coaching from a financial modeling and counseling system, comprising:
receiving a profile of a user;
receiving a user selection of one of a plurality of service levels, the service levels specifying combinations of financial modeling and automated coaching

available to the user, the service levels including a selected amount of
dialogue and instructions between the user and a live advisor;
receiving a user selection of one or more risk events from a list of risk events;
displaying, in a first window, an image of the live advisor providing live coaching
determined by the selected service level and the profile of the user;
displaying, in a second window, context-sensitive automated coaching
determined by the selected service level and the profile of the user, the
automated coaching including suggestions for changes to a current
financial portfolio of the user;
receiving user responses to the financial modeling, the automated coaching, and
the live coaching of the selected service level;
wherein the automated coaching incorporates the selected risk events, and
wherein the received responses comprise modifications to the profile of the user.

28. (New) A method for providing both live advice and automated coaching
from a financial modeling and counseling system, comprising:

receiving a user selection of one of a plurality of service levels, the service levels
specifying combinations of financial modeling and automated coaching
available to the user, the service levels including a selected amount of
dialogue and instructions between the user and a live advisor;
negotiating fees to be charged to the user based upon estimated profitability
associated with the service level selected by the user, the fees being
negotiated prior to providing service to the user;

receiving a user selection of one or more risk events from a list of risk events;
displaying, in a first window, an image of the live advisor providing live coaching
determined by the selected service level and the profile of the user;
displaying, in a second window, context-sensitive automated coaching
determined by the selected service level and the profile of the user, the
automated coaching including suggestions for changes to a current
financial portfolio of the user;
receiving user responses to the financial modeling, the automated coaching, and
the live coaching of the selected service level; and
wherein the automated coaching incorporates the selected risk events.